

Submission for record page:
Committee on Ways and Means

Title of Hearing: Hearing on Responding to Long-Term Unemployment

Dear Senator McDermott, Chairman of the Ways and Means Committee

In 2008 when I was laid-off, I had full expectations of being in a new position within 90 days. I had an excellent job record of 27+ years, good references, and above average test scores on most organizational screening exams for hiring. Networking included meetings, Linked-in, friends and family referrals, and even extended to previous employers.

At the point of my lay-off I was financially caring for my 83 year old mother, caring as well for my husband who returned to work after a stroke and was living with prostate cancer. We were paying on our home. And while the Department of Education had garnished 15% of my wages, we were doing our very best to keep afloat.

However, the job did not come in 90 days. Increased resume sending returned no interviews, nor any offers. I reverted back to the old method of knocking on doors. And then one very kind potential employer told me the facts no one else had even bothered to bring up: "You have all the right packaging however you do not have a degree. Without a degree today, it is quite possible that you will not be able to return to an executive position in any company."

You see, I had returned to college to complete my degree and then my husband was diagnosed with Thyroid Cancer. I left school to resolve this family health emergency. The months that followed exceeded the limit for my Federal Aid deferment and I was urged to consolidate my loans. At that time our finances due to no insurance landed us, with deep humility, on the welfare rolls. In error I did the consolidation because I believed it would get me back in school. Over the years I tried here and there to make payments as I could. After all, I was only three to five courses away from my degree. Yet, my efforts fell short when, in 2007, my wages were garnished.

I filed a lawsuit against the Department of Education for the sole purpose of getting a court to look at my finances and set a repayment amount that I could afford – one that would allow me to return to school to complete my degree. Before I could complete this court case, I was laid-off. The emotional trauma of no longer being able to support my mother, who was at that point dealing with terminal cervical cancer; the economic shock of the combined garnishment and lay-off now showing its impact in our home being foreclosed on; and the painful physical impact of the stress upon my body as a 61 year old Fibromyalgia sufferer, did not sway me from diligently looking for work.

Unemployment benefits became our life-line. Not enough to go out to a movie, yet enough to buy medicine and groceries. We found a different place to live. We stood-up, dusted ourselves off, as Americans do, and we gave the hard knocks our best fight.

In August 2009 my beloved mother passed away from cervical cancer. In October 2009, my husband, the only one working, was diagnosed with Lymphoma cancer. As an armed guard working at the Federal building, a new union had cancelled insurance benefits 5 months earlier, even though the premiums continued to come out of his pay. So here we were: He could not go back to work; we had no insurance; and all that we had as income were my unemployment benefits. I asked our lender for a loan modification that still has not been approved – almost one year later.

Chemo started. I applied for SS Disability for him through the hospital. Pages after pages of Dr.'s reports and data, and more data were submitted. Then, the Dr.'s found bone marrow cancer. This meant my husband had three active cancers in his body. (Prostate, Lymphoma, and Bone marrow). Two slow growing; one in stage IV.

I remember the day we were told that my husband would not be returning to his job. His work days were for all intensive purposes, over. We desperately awaited the decision from the Social Security Administration. Early this year the answer came; DENIED. We then had to hire an Attorney. The unemployment benefits were being stretched, yet they were still available due to an additional tier active through March 2010.

In the midst of all of this, I continued job searching, going to meetings, sending resumes and doing whatever a potential employer asked of me, all to no result.

Then in March 2010, after scoring high on a pre-employment exam, I was given a chance to compete for an executive position against five other persons. I made the cut of top three. The problem however, was that I did not have a degree. I was informed that if I enroll in a degree program to complete my BA, I can be hired as an Administrator in training at 50% wage; then when I complete my degree, I would be placed at the full 100% salary. This position allows me to transition my skills set from organizational management to healthcare administration with a focus on Adult Family Care. It appeared that my prayers were about to be answered.

I went to the local offices entrusted with dispersing WIA funding. I brought in my pre-registration papers from UIU, and a letter from the Ohio Department of Jobs and Family Services saying that I had been identified as one of a certain group that should be given priority help regarding Pell grants and other funding. WIA allotments total a maximum of \$5000/person. I thought if I could get them to pay for the first semester, then I would be working and I could pay the amount that the DOE demands and then be eligible for Federal Aid to complete the final term.

On paper it looked so perfect. Then WIA rules dictated that they could only pay ½ of the \$5000/semester; they also required a financial aid letter which could not be given because my student loans are in default meaning I am not eligible for financial aid and a letter from the potential employer. The school was asked to allow me to enroll and pay later. The school wanted a letter from the potential employer stating that they understood that if I could not pay the school back, the BA proof would be withheld. The potential employer asked for proof of financial ability. And this is the circle I am on as I write.

So there you have my story. All the programs out here are circular. One depends on the other, depends on the other, depends on the other etc. The potential employer has given me until August 15th to enroll in school. And if I can not solve the challenges to obtain WIA funding, I will have no way to get into school. No enrollment in school, =no job.

Due to a Federal extension of State benefits, my last unemployment check was last week. Without a new Tier V, my family, already in both economic and health crisis will go under. I literally have no idea what to do. I had even thought of writing President Obama to get help on allowing financial aid for the severely unemployed even with default history, with a new definition of hardship deferment. This letter to you is from the heart. I humbly pray that you are wise in your oratory in conveying that living destitute is bearable so long as the American spirit remains intact. Where do I find hope? Where are the doors of opportunity for me? Am I to become one of the wasted?

Let me tell you what I have learned: If you feed a man for a day, he lives for a day; - this is the welfare system; however, if you teach a man to fish, you feed him for a lifetime. Unemployment benefits are helping me to fish for a lifetime – This is protecting human capital. I end with the words today by Pope Benedict XVI:

The pontiff says “finance and the economy are nothing more than a means to help people realize their full potential and keep their dignity.... that human "capital" is what any financial rescue plan must save...those shaping economy need to make the needs of families central to their planning.”

I pray for mercy. For every day I did not live up to the expectations of my country, I worked; I contributed to society and to my community. Poverty does not define character.

I pray the blessings upon my leaders in congress that they may see within their own current rules and restrictions (WIA, DOE, Loan Modifications, and SS) that restructuring toward the greater good will help, not hinder the economy. And will bring stability once again to the working, yet unemployed masses. The power to help in this moment, in this time rests in the hands of congress. May God make it so.

THE NAME OF THE PERSON TO WHOM THIS STATEMENT WILL BE ATTRIBUTED:

**Respectfully Submitted,
DeElva Mary Harrill**